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12/13/02

## Facsimile Cover Sheet

Date: November 11, 2002

Total Pages (incl. cover): 4

To: United States Patent and Trademark Office  
Art Unit 3629

Fax #: (703) 872-9326

From: Steven A. Swernofsky  
Reg. No. 33,040Re: US Patent Application Serial No. 09/411,683  
Our Reference: 108.1001.02

Dear Sirs:

This facsimile transmission concerns the following United States Patent Application:

Serial No.: 09/411,683

Art Unit No.: 3629

Filing Date: June 3, 2000 (as stated incorrectly on updated filing receipt)

October 4, 1999 (as stated correctly on original filing receipt)

Examiner: Thomas A. Dixon

Title: Interactive Mortgage and Loan Information and Real-Time Trading System

Confirmation No.: 8674

Attached to this cover sheet are the following documents for filing in connection with the application:

1. Request to Excuse Error in Small Entity Status under 37 CFR 1.28 (c)
2. Credit Card Authorization Form PTO-2038

Respectfully Submitted,

Steven A. Swernofsky  
Reg. No. 33,040

Official

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GROUP 3600

## CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. (703) 872-9326, on November 11, 2002. Typed or printed name of person signing this certificate:  
John Fleming Signature:

Received from &lt;6509478438&gt; at 11/11/02 5:54:26 PM [Eastern Standard Time]

108.1001.02

1001 - 380.00  
1051 - 65.00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

## In re Application of:

Steven K. FRASER et al.

Serial No.: 09/411,683

Filed: June 3, 2000 (as stated  
incorrectly on the updated  
filing receipt)October 4, 1999 (correct  
filing date)For: Interactive Mortgage and Loan  
Information and Real-Time Trading  
System

Art Unit: 3629

Examiner: Thomas A. DIXON

Telephone No.: (703) 305-4645

Confirmation No.: 8674

Attorney Docket No: 108.1001.02

Official

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Typed or printed name of person signing this certificate:

John FlemingSignature: John Fleming

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GROUP 3600

REQUEST TO EXCUSE ERROR IN SMALL ENTITY STATUSUNDER 37 CFR 1.28(c)

Honorable Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

This is a request to excuse an error in small entity status under 37 CFR 1.28(c). It  
is also a notification of loss of status under 37 CFR 1.28(d).

An erroneous payment of fees as a small entity was made in good faith on  
December 27, 1999. In reviewing this payment, please note that the filing date of June

Adjustment date: 12/12/2002 DLINDSEY  
01/05/2000 MADAJI 00000143 500365 09411683  
01 FC:201 380.00 CR  
02 FC:205 65.00 CR

Received from &lt;6509478438&gt; at 11/11/02 5:54:26 PM [Eastern Standard Time]

12/12/2002 DLINDSEY 30000143 500365 09411683  
01 FC:1001  
02 FC:1051

108.1001.02

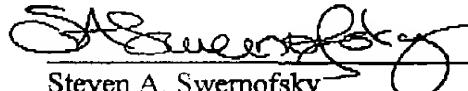
that is listed on the updated filing receipt mailed on March 12, 2002, is incorrect. The correct filing date is October 4, 1999, as listed on the original filing receipt dated October 25, 1999. Thus the payment came after the filing of the application, not before. A request to correct the updated filing receipt has been submitted to the Office of Initial Patent Examination's Filing Receipt Corrections.

The total deficiency owed as a result of the error in small entity status is \$445.00. Credit Card Payment Form PTO-2038, authorizing a charge of \$445.00 against a credit card, is attached. In addition, the United States Patent and Trademark Office is hereby authorized to charge any deficiency or credit any excess in fee payment to deposit account 50-0365.

Here is an itemization of the deficiency payment:

| Fee Involved   | Current Fee for Non-Small Entity | Small Entity Fee Paid | Date of Payment | Deficiency Owed for Each Fee Paid |
|--|----------------------------------|-----------------------|-----------------|-----------------------------------|
| 37 CFR 1.16(a)<br>Basic filing fee—<br>Utility                   | \$740.00                         | \$380.00              | 12/27/1999      | \$380.00                          |
| 37 CFR 1.16(e)<br>Surcharge—Late<br>filing fee or<br>declaration | \$130.00                         | \$65.00               | 12/27/1999      | \$65.00                           |
| <b>Total<br/>Deficiency<br/>Owed</b>                             |                                  |                       |                 | <b>\$445.00</b>                   |

Respectfully Submitted,



Steven A. Swernofsky  
Reg. No. 33,040

Dated: November 11, 2002

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